

We're giving you a chance to change your life...

The Municipal Pool Optional Term Life Plan

The Municipal Pool Optional Term Life Plan gives employees and their families a simple, affordable way to keep their life insurance coverage in line with their changing needs.

Increase your coverage

You can apply for additional life insurance in \$5,000 units — up to a maximum of \$300,000.

New employees who enroll within 30 days of eligibility may select \$30,000 in life insurance coverage for themselves and \$10,000 for their spouse without answering any health questions. New employees can also apply for child life insurance without answering health questions.

Include your spouse

As you know, the contribution your spouse makes to your household is very important. That's why the Municipal Pool Life Plan offers a simple, affordable way for your spouse to obtain group life insurance coverage too. Your spouse may be covered for up to a maximum of \$150,000.

Additional benefits for Accidental Death and Dismemberment

The insurance benefit is doubled in the event of accidental death. The plan also includes coverage for accidental loss of limb or eyesight. See your insurance certificate for more details.

Dependent Life Insurance is also affordable

Insurance is available for your growing family at a very reasonable cost. You may elect an amount of \$10,000 for \$1.30 per family per month. Children must be under age 19, or 23 if a full time student.

Accelerated Death Benefit

If an insured person should ever become diagnosed as terminally ill with 12 months or less to live, the feature allows the insured to receive a benefit payment from the policy while alive to meet any of their existing needs.

Convenient payroll deduction

Your premiums are automatically deducted from your paycheck. You don't have to worry about keeping track of another monthly bill.

No health questions asked when you convert

If you leave employment or retire, you can convert existing coverage to an individual life policy. No health questions will be asked at conversion, as long as you apply within 31 days after leaving your job or within 31 days after the expiration of your 18-month Minnesota continuation provision.

Don't put it off...apply today

Ask your employee benefits representative for an insurance application.. It's easy to complete and there is only a brief health questionnaire

Rates Effective 1/1/2010

Rates per \$1,000 of insurance

Age	Monthly Cost
Under 25	\$.10
25-29	.10
30-34	.12
35-39	.12
40-44	.18
45-49	.28
50-54	.48
55-59	.78
60-64	.86
65-69	1.66
70-74	3.00

Rates increase with age and are subject to change.

Multiply the monthly cost by the amount of insurance selected by you or your spouse. For example, if you're 38 years old and elect to apply for \$25,000 of insurance, your monthly cost would be \$3.00 (.12 x 25).

If you have questions

If you have questions or want additional information, call OCHS, INC. at (651) 665-3789 or (800) 392-7295. A representative is available to help you.

Additional information is available at:
<http://www.lifebenefits.com/plandesign/duluth>

This information highlights the major features of your policy. The features summarized are subject to the exclusions, limitations and conditions detailed in your policy or certificate. Be sure to read your policy or certificate carefully.

OCHS INC

MINNESOTA LIFE

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*A Convenient, Affordable Way To Enhance
Your Personal Life Insurance Program*